

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Raymond S. Zapolski
Debtor(s)

Bankruptcy Case No.: 19-10731-TPA

Chapter: 13
Docket No.: 20 - 1

CERTIFICATION

The undersigned Clerk of the above-entitled Court certifies that:

The above-captioned case was filed on **July 18, 2019** without all documentation necessary to complete the filing. The Clerk notified the Debtor(s)' attorney, or Debtors(s) if not represented by an attorney, that the deadline for filing the required schedules, statements and/or other documents was **September 1, 2019** and failure to meet that deadline would result in the dismissal of the case.

As of **September 5, 2019**, the above deadline has passed and some or all of the required documents have not been filed with the Clerk.

Michael R. Rhodes
Clerk

ORDER

IT IS HEREBY ORDERED that the above-captioned case is **DISMISSED WITHOUT PREJUDICE**, based on the foregoing *Certification* and pursuant to *Fed.R.Bankr.P. 1007* and *Amended General Order #1991-1* of the Court.

Each *Income Attachment* issued in the case is now **TERMINATED**.

Debtor(s) must immediately serve a copy of this *Order* on each employer/entity subject to an *Attachment Order*, so that each such employer/entity knows to stop the attachment.

Creditor collection remedies are **REINSTATED** pursuant to *11 U.S.C. §349*, and creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect; generally, a creditor's lawsuit must be filed by the later of (1) the time deadline prescribed by state law, or (2) thirty days after date of this *Order*.

Debtor(s) remain legally liable for all of their debts as if the bankruptcy *Petition* had not been filed.

Dated: September 5, 2019

cm: All Creditors and All Parties In Interest

Thomas P. Agresti
United States Bankruptcy Judge

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Raymond S. Zapolski
 Debtor

Case No. 19-10731-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: bsil
 Form ID: 224

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Sep 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2019.

db
 15089917 +Raymond S. Zapolski, 1824 West 32nd Street, Erie, PA 16508-2104
 15114270 +Account Rcvy Service, Po Box 7648, Goodyear, AZ 85338-0645
 15089923 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 15117513 +Citibank South Dakota, c/o Daniel Santucci, Esquire, 1 International Plaza, Suite 550, Philadelphia, PA 19113-1528
 15089926 +Ditronics Financial Services, c/o Account Recovery Services, P.O. Box 7648, Goodyear, AZ 85338-0645
 15089927 +Kevin McDonald, Esq., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 15089931 +Kimberly Hong, Esq., PO Box 165028, Columbus, OH 43216-5028
 15089934 +Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1271
 15089936 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
 +Shelby Wesser, Esq., 400 Horsham Road, #110, Horsham, PA 19044-2146

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+EDI: PRA.COM Sep 06 2019 06:53:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15089918 E-mail/Text: ebn@americollect.com Sep 06 2019 02:58:19 Americollect Inc, 1851 S Alverno Road, Manitowoc, WI 54221
 15089919 +EDI: AMEREXPR.COM Sep 06 2019 06:53:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537
 15089920 EDI: CAPITALONE.COM Sep 06 2019 06:53:00 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
 15116851 EDI: BL-BECKET.COM Sep 06 2019 06:53:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 15089922 +E-mail/Text: nailda@centralcreditaudit.com Sep 06 2019 02:58:35 Central Credit Audit, 100 N Third St, Sunbury, PA 17801-2367
 15089924 +EDI: CMIGROUP.COM Sep 06 2019 06:53:00 Credit Management Lp, 6080 Tennyson Parkway, Plano, TX 75024-6002
 15089925 +E-mail/Text: bankruptcy@huntington.com Sep 06 2019 02:58:11 Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
 15089928 +E-mail/Text: bncnotices@becket-lee.com Sep 06 2019 02:57:55 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 15092591 EDI: RESURGENT.COM Sep 06 2019 06:53:00 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15089929 +EDI: RESURGENT.COM Sep 06 2019 06:53:00 Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269
 15089930 +EDI: TSYS2.COM Sep 06 2019 06:53:00 Macys/dsnb, Po Box 8218, Mason, OH 45040-8218
 15089932 +E-mail/Text: Bankruptcies@nragroup.com Sep 06 2019 02:58:34 National Recovery Agen, 2491 Paxton Street, Harrisburg, PA 17111-1036
 15089933 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 06 2019 02:58:06 Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0946
 15089935 +EDI: PRA.COM Sep 06 2019 06:53:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
 15089937 +EDI: RMSC.COM Sep 06 2019 06:53:00 Synch/low, Po Box 956005, Orlando, FL 32896-0001
 15090281 +EDI: RMSC.COM Sep 06 2019 06:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15101250 +E-mail/Text: bankruptcy@huntington.com Sep 06 2019 02:58:11 The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
 15089938 E-mail/Text: bankruptcy@huntington.com Sep 06 2019 02:58:11 The Huntington Natl Ba, Huntington Banks, Columbus, OH 43216
 15089939 +EDI: TFSR.COM Sep 06 2019 06:53:00 Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK NATIONAL ASSOCIATION
 15089921 ##+Cbe Group, 131 Tower Park Drive Suite 100, Waterloo, IA 50701-9374

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-1

User: bsil
Form ID: 224

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stephen H. Hutzelman on behalf of Debtor Raymond S. Zapolski shutzelman@shapiralaw.com,
shutzelman@ecf.inforuptcy.com;ann@shapiralaw.com

TOTAL: 4